

# Summary Sheet

	<b>Team Number</b>		0		
	<b>Team Leader is</b>	Express	0	0%	
	<b>Lender FIRs 0 (Not Used)</b>	PLP/PCLP	0	0%	
	<b>01/00/00</b>	LowDoc	0	0%	
	<b>Version 3.00</b>	7(a)/504	0	0%	
No	Question	Poss	Corr	Incc	Comments From Loans
	<b>Processing/Forms/Eligibility/Credit Analysis</b>				
1	Is the SBA application form (Form 4, 1244, 4L, Applicant Certification for Express loans, etc.) complete, signed and dated by the borrower?	0	0	0	
2	Is SBA Form 4-I (Lender's Application for Guaranty or Participation), 1244, or Form 4L complete, signed, and dated by the Lender?	0	0	0	
3	Are all required Form 912s (Statement of Personal History), or equivalent for Express, complete, signed and dated?	0	0	0	
4	Is SBA Form 1624 (Certification Regarding Debarment & Suspension), or equivalent, complete, signed and dated?	0	0	0	
5	Is SBA Form 1846 (Statement Regarding Lobbying) or equivalent, complete, signed and dated?	0	0	0	
6	Are personal financial statements present, complete signed and dated for all owners of 20% or more of the borrower, personal guarantors and others required?	0	0	0	
7	Are the required business financial statements present, complete, signed and dated?	0	0	0	
8	All application forms are dated prior to submission of application to the appropriate Loan Processing Center?	0	0	0	
9	Were size determinations correct and analyzed according to SBA policy (including affiliation determinations)?	0	0	0	
10	Did the loan file document that credit was not available elsewhere on reasonable terms?	0	0	0	
11	Was the personal resources test, applied and enforced according SBA policy?	0	0	0	
12	Was the nature of business of the small business concern eligible for SBA financing?	0	0	0	
13	Was the nature of business of the small business concern eligible for PLP/PCLP/Express processing?	0	0	0	
14	Was this loan to a US citizen or eligible non-citizen?	0	0	0	
15	Does the business activity associated with the SBA loan demonstrate that it is NOT of a sexually prurient nature?	0	0	0	
16	Did the loan applicant(s) demonstrate no loss to the Government in all prior federal financial assistance received?	0	0	0	
17	If applicable, were eligible passive company rules applied according to SBA policy?	0	0	0	
18	Was the purpose of the use of proceeds eligible?	0	0	0	
19	If the project involved the refinancing of existing debt, was SBA policy correctly applied regarding the eligibility of the debt refinanced?	0	0	0	
20	If the loan proceeds were used to acquire, build or renovate real property, did the loan meet SBA's policy requirements regarding occupancy percentage?	0	0	0	
21	If the loan involves a change of ownership was it eligible?	0	0	0	
22	If the loan is a piggyback loan, and is processed via PLP, is the first mortgage with another lender?	0	0	0	

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No	Question	Poss	Corr	Incc	Comments From Loans
23	If the loan finances real estate or is to a new business, and is processed via PLP, does it finance 90% or less of the project?	0	0	0	
24	If the loan involved a franchise, did the borrower have the power to control the franchise?	0	0	0	
25	Were you unable to detect any apparent conflict of interest related to the borrower on this loan?	0	0	0	
26	Were you unable to detect any apparent conflict of interest related to the lender on this loan?	0	0	0	
27	Did the new loan coupled with any other outstanding SBA loans meet the allowable loan program limits?	0	0	0	
28	Was the loan amount, percent of guaranty, maturity and interest of the loan consistent with SBA policy?	0	0	0	
29	Was repayment ability reasonably addressed using historical data, realistic projections, or other appropriate method?	0	0	0	
30	If outside resources were relied upon for any repayment ability, was this documented properly?	0	0	0	
31	Was the adequacy of working capital properly addressed?	0	0	0	
32	Was the adequacy of capitalization properly addressed?	0	0	0	
33	Was the management ability of the borrower properly addressed?	0	0	0	
34	Was the determination of collateral adequacy properly supported and calculated consistent with SBA policy(or for Express, consistent with lender's non-government guaranteed collateral requirements)?	0	0	0	
35	If the loan was not "fully secured", was SBA policy followed for obtaining additional collateral?	0	0	0	
36	Was a credit investigation performed and documented in the loan officer's report?	0	0	0	
37	Is the information provided in the loan request to SBA consistent with the information contained in the lender's loan application file?	0	0	0	
	<b>Due Diligence/Authorization/Closing</b>				
38	Was the loan authorization constructed in accordance with the loan approval?	0	0	0	
39	Was the signature of the lender on the authorization?	0	0	0	
40	Was the correct version of the loan authorization used and were any amendments to the boilerplate approved by SBA(or for Express was the SBAExpress Loan Authorization, current version used)?	0	0	0	
41	Was the borrower's identification and legal name consistent between the authorization and the lender's documents?	0	0	0	
42	If the authorization required guarantees, were they prepared and executed according to SBA policy and the authorization?	0	0	0	
43	If required, was the borrower's injection verified (must verify for 504/Low Doc as coming from eligible sources)?	0	0	0	
44	If SBA's guaranty funded a construction loan were the proper construction requirements met?	0	0	0	
45	Do the terms of the Note match the authorization?	0	0	0	
46	Does the Note have the proper signatures?	0	0	0	

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47	Do the lien instruments, including but not limited to Deed(s) of Trust or Mortgage(s), have the proper signatures?	0	0	0	
48	For real estate collateral, is SBA in the appropriate, perfected lien position?	0	0	0	
49	If personal property was taken as collateral, is SBA in the proper, perfected lien position?	0	0	0	
50	If personal property was taken as collateral, was there an itemized list of personal property over \$500, taken as collateral? (Applicable after 6/98)	0	0	0	
51	If an appraisal and/or an environmental assessment was required, was it obtained and did it meet the conditions of the requirement?	0	0	0	
52	Were specified insurance requirements met?	0	0	0	
53	When required according to SBA policy, did the loan file document verification of financial statement data via tax transcript procedure?	0	0	0	
54	Are all applicable SBA Form 159 (Compensation Agreement) statements complete, signed and dated?	0	0	0	
55	Was the SBA Form 1050 Settlement Sheet or (504) Servicing Agent Agreement completed correctly and in accordance with the authorization?	0	0	0	
56	If a 7(a) loan, was the guaranty fee paid, in the correct amount and submitted within the proper time-frame?	0	0	0	
57	If required, were any standby agreements signed properly and in order?	0	0	0	
	<b>Servicing/Liquidation</b>				
58	Were the insurance requirements up to date?	0	0	0	
59	Were the financial statements current or can the lender document efforts to secure timely financial statements?	0	0	0	
60	Were servicing actions for this loan properly documented, supported and within the scope of the lender's unilateral authority?	0	0	0	
61	Did the lender have prior written SBA approval for servicing actions outside the scope of the lender's unilateral authority?	0	0	0	
62	Did SBA receive proper notification of all servicing/liquidation actions taken as required?	0	0	0	
63	If a liquidation case, was the liquidation plan, including the risk management form developed and submitted in a timely basis?	0	0	0	
64	If a liquidation case, were litigation legal fees pre-approved by the field office?	0	0	0	
65	If the loan was purchased, were the fees submitted by the lender for liquidation/servicing customary and reasonable?	0	0	0	
66	If a liquidation case, were status reports submitted on a timely basis as required?	0	0	0	
67	If a liquidation case, were alternatives explored to avoid the acquisition of collateral? (If alternatives are documented, you MUST answer YES even if the title was acquired).	0	0	0	
68	If a liquidation case, were current appraisals used by the lender to evaluate collateral?	0	0	0	
69	If a liquidation case where title of property was taken, was an environmental review done prior to the acquisition of title?	0	0	0	

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70	If a liquidation case, did the file reflect that workout attempts were explored where possible prior to commencement of liquidation?	0	0	0	
71	If a liquidation case, did the lender pursue recovery from guarantors/obligors?	0	0	0	
72	If a completed liquidation case, was the wrap-up submitted within the time frame to SBA?	0	0	0	
73	If a liquidation case, did the lender receive prior written approval for actions outside the scope of unilateral authority?	0	0	0	
74	If a liquidation case, were required site visits performed in a timely manner?	0	0	0	
75	If a liquidation case where there has been a purchase, have any funds collected been remitted to SBA in a timely fashion?	0	0	0	
	<b>Oversight/Policy/Controls Multiple Deficiency Factor</b>				
76	Does the lender have a written statement of policy?	0	0	0	
77	Does the lender have a written commitment to make loans to all qualified applicants regardless of race, creed, nationality, or gender?	0	0	0	
78	Does the lender have a normal geographic lending area and does the lender document under what circumstances they may provide lending outside this area?	0	0	0	
79	Does the lender have a written policy of lending authority delegations?	0	0	0	
80	Does the lender's written policy describe the fees that may be charged to the borrower?	0	0	0	
81	Does the lender have a written policy for their portfolio review process?	0	0	0	
82	Does the lender's written policy outline what collection actions may be taken against borrowers who do not make timely payments.	0	0	0	
83	Did the lender document its procedure to ensure that loans are approved and authorizations signed by officers with the appropriate authority?	0	0	0	
84	Did the lender document its procedure to assure that required closing documents are obtained? (If the lender makes loans in more than one state, the procedure must include allowances for state variations in the required documents).	0	0	0	
85	Did the lender document its process for ensuring that items required after closing are collected?	0	0	0	
86	Did the lender document its method of safeguarding collateral documents in the lender's care?	0	0	0	
87	Does the lender maintain a schedule of any field visits required and document loan files when visits are completed?	0	0	0	
88	Does the lender have a process for updating UCC filings, financial statements and insurance requirements? (Tickler system, etc.)	0	0	0	
89	Does the lender have access to counsel available for processing, closing and servicing advice? (If the lender lends in more than one state, the lender must have access to counsel in each state).	0	0	0	

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90	Did the lender document that it has the resources available for proper servicing and liquidation (if applicable) throughout the geographic area in which the lender makes loans?	0	0	0	
91	Did the lender document its process to setup regular reviews of seriously delinquent loans?	0	0	0	
92	Does the lender maintain its loan files in a consistent, orderly and accessible manner?	0	0	0	
93	Is the lender's written policy consistent with SBA policy?	0	0	0	
94	Does the lender have a marketing plan to utilize and promote SBA loans?	0	0	0	
95	Does the lender support agency initiatives?	0	0	0	
96	Did the lender originate the minimum number of loans necessary for program participation? (Program specific)	0	0	0	
97	Did the lender document its procedures to ensure that required forms are with their SBA applications?	0	0	0	
98	Did the lender document its procedure to ensure that SBA credit and eligibility requirements are complied with?	0	0	0	
99	Did the field office approve any contracts the lender has with service providers?	0	0	0	
100	Did the lender document its procedure for ensuring that only allowable fees are charged to the SBA borrower?	0	0	0	
101	Did the lender document its process for ensuring routine portfolio reviews and borrower contact on SBA loans?	0	0	0	
102	Did the lender document its process for ensuring timely filing of Loan Status Reports and the correction of submission errors?	0	0	0	
103	Does the lender document its process to ensure proper notification to SBA of servicing/liquidation actions taken?	0	0	0	
104	Does the CDC document the number of jobs created/retained two years after the loan was disbursed?	0	0	0	
105	Did the lender document its training procedure for staff involved in SBA financing?	0	0	0	
	<b>FINAL SCORE</b>	<b>N/A</b>			<b>N/A</b>
	<b>ESTIMATED FINANCIAL RISK</b>				<b>0.00</b>
	<b>ESTIMATED FINANCIAL RISK COMMENTS 1-35</b>				
	<b>ESTIMATED FINANCIAL RISK COMMENTS 36-70</b>				
	<b>CURRENCY RATE</b>	<b>0.00%</b>			
	<b>DELINQUENCY RATE</b>	<b>Not Currently Available</b>			
	<b>LOSS RATE</b>	<b>0.00%</b>			
	<b>LIQUIDATION RATE</b>	<b>0.00%</b>			
	<b>PURCHASE RATE</b>	<b>0.00%</b>			